May Case 3:17-cy-93776-FLW-DEA Document 1-1 Filed 05/26/17 Page 1 of 13: Page 1D: 12 kimberly.franceschin 9:59:24 Thursday, May 11, 2017

CVM1023 AUTOMATED CASE MANAGEMENT SYSTEM

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PAGE: 001 OF 001 DOCUMENT LIST

VENUE : MONMOUTH

COURT : LAW CVL DOCKET #: L 001227 17

CASE TITLE : COFFEY III VS NEW JERSEY RE-INSURANCE COM ET AL

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PF1=INQRY PF2=MAINT

PF4=PROMPT PF6=CONSOLIDATED CASE LIST PF7=PRIOR PF8=NEXT PF22=HELP:

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NJM INSURANCE GROUP

APR 28 2017 /:/5

MARK F. CASAZZA, ESQUIRE – ID # 042251998 RUDNICK, ADDONIZIO, PAPPA & CASAZZA

A Professional Corporation 25 Village Court Hazlet, New Jersey 07730 (732) 264-4400 File No. L-11055-CZ Attorneys for Plaintiff

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WILLIAM E. COFFEY, III, d/b/a EDDIE COFFEY & SONS, as Assignee of COLLEEN GRAY,

Plaintiff(s),

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: MONMOUTH COUNTY

Docket No. MON-L-1227-17

Civil Action

NEW JERSEY RE-INSURANCE COMPANY; JOHN DOE(S) 1-5; ABC CO. 1-5,

Defendant(s).

SUMMONS

FROM THE STATE OF NEW JERSEY TO THE DEFENDANT(S) NAMES ABOVE:

The plaintiff, named above, has filed a lawsuit against you in the Superior Court of New Jersey. The complaint attached to this summons states the basis for this lawsuit. If you dispute this complaint, you or your attorney must file a written answer or motion and proof of service with the deputy clerk of the Superior Court in the county listed above within 35 days from the date you received this summons, not counting the date you received it. (The address of each deputy clerk of the Superior Court is provided.) If the complaint is one in foreclosure, then you must file your written answer or motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, P.O. Box 971, Trenton, NJ 08625-0971. A filing fee payable to the Treasurer, State of New Jersey and a completed Case Information Statement (available from the deputy clerk of the Superior Court) must accompany your answer or motion when it is filed. You must also send a copy of your answer or motion to plaintiff's attorney whose name and address appear above, or to plaintiff, if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written answer or motion (with fee of \$135.00 and completed Case Information Statement) if you want the court to hear your defense.

If you do not file and serve a written answer or motion within 35 days, the court may enter a judgment against you for the relief plaintiff demands, plus interest and costs of suit. If judgment is entered against you, the Sheriff may seize your money, wages or property to pay all or part of the judgment.

If you cannot afford an attorney, you may call the Legal Services office in the county where you live or the Legal Services of New Jersey Statewide Hotline at 1-888-LSNJ-LAW (1-888-576-5529). A list of these offices is provided. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

of Michelle M. Smith Esq. Clerk of Superior Court

DATED: April 27, 2017

Name and Address of Defendant to be served: NEW JERSEY RE-INSURANC COMPANY

301 Sullivan Way Trenton, NJ 08628 ATLANTIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Bivd., 1st Floor
Atlantic City, NJ 08401
LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

RERGEN COUNTY: Deputy Clerk of the Superior Court Case Processing Section, Room 119 Justice Center 10 Main Street Hackensack, NJ 07601-0769 LAWYER REFERRAL (201) 488-0044 LEGAL SERVICES (201) 487-2166 BURLINGTON COUNTY: Deputy Clerk of the Superior Court Central Processing Office Attn: Judicial Intake 1st Floor, Courts Facility 49 Rancocas Road 49 Rancocas Road
MI. Holly, NJ 08060
LAWYER REFERRAL
(609) 261-4862
LEGAL SERVICES
(609) 261-1088
CAMDEN COUNTY:
Deputy Clerk of the Superior Court
Civil Processing Office
1⁴⁴ Floor, Hall of Records
411 South Effits Street 101 South Fifth Street Camden, NJ 08103 LAWYER REFERRAL (856) 964-4520 LEGAL SERVICES (856) 964-2010 CAPE MAY COUNTY: Deputy Clerk of the Superior Court Central Processing Office 9 North Main Street Box DN-209 Cape May Court House, NJ 08210 LAWYER REFERRAL (609) 463-0313 LEGAL SERVICES (609) 465-3001 CUMBERLAND COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office Broad & Fayette Streets, P.O. Box 615 Bridgeton, NJ 08302 LAWYER REFERRAL (856) 692-6207 LEGAL SERVICES (856) 451-0003 ESSÉX COUNTY: Deputy Clerk of the Superior Court 50 West Market Street Room 131 Newark, NJ 07102 LAWYER REFERRAL (973) 622-6207 LEGAL SERVICES

(973) 624-4500

GLOUCESTER COUNTY: Deputy Clerk of the Superior Court Civil Case Management Office, Attn: Intake 1st Floor, Court House 1 North Broad Street, P.O. Box 129 Woodbury, NJ 08096 LAWYER REFERRAL (856) 848-4589 LEGAL SERVICES (856) 848-5360 HUDSON COUNTY: Deputy Clerk of the Superior Court Superior Court, Civil Records Department Brennan Court House, 1st Floor 583 Newark Avenue Jersey City, NJ 07306 LAWYER REFERRAL (201) 798-2727 LEGAL SERVICES (201) 792-6363 HUNTERDON COUNTY: Deputy Clerk of the Superior Court Civil Division 65 Park Avenue Flemington, NJ 08862 LAWYER REFERRAL (908) 735-2611 LEGAL SERVICES (908) 782-7979

MERCER COUNTY: Deputy Clerk of the Superior Court Local Filing Office, Courthouse 175 South Broad Street P.O. Box 8068 Trenton, NJ 08650 LAWYER REFERRAL (609) 585-6200 LEGAL SERVICES (609) 695-6249 MIDDLESEX COUNTY: Deputy Clerk of the Superior Court Administration Building 3rd Floor 1 Kennedy Square, P.O. Box 2633 New Brunswick, NJ 08903-2633 LAWYER REFERRAL (732) 828-0053 LEGAL SERVICES (732) 249-7600 MONMOUTH COUNTY: Deputy Clerk of the Superior Court Court House, 71 Monument Park P.O. Box 1269 Freehold, NJ 07728-1262 LAWYER REFERRAL (732) 431-5544 LEGAL SERVICES (732) 866-0020 MORRIS COUNTY: Deputy Clerk of the Superior Court 30 Schuyler Place, P.O. Box 910 Morristown, NJ 07960-0910 LAWYER REFERRAL (973) 267-5882 LEGAL SERVICES Civil Division (973) 285-6911

OCEAN COUNTY:
Deputy Clerk of the Superior Court
Court House, Room 119
118 Washington Street
Toms River, NJ 08754
LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727

PASSAIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division
Court House
77 Hamilton Street
Paterson, NJ 07505

LAWYER REFERRAL
(973) 278-9223

LEGAL SERVICES
(973) 345-7171

SALEM COUNTY:
Deputy Clerk of the Superior Court
92 Market Street
P.O. Box 18

Salem, NJ 08079

LAWYER REFERRAL
(856) 935-5628

LEGAL SERVICES
(856) 451-0003

SOMERSET COUNTY:
Deputy Clerk of the Superior Court
Civil Division Office
New Court House, 3" Floor
P.O. Box 3000
Somerville, NJ 08876
LAWYER REFERRAL
(908) 685-2323
LEGAL SERVICES
(908) 231-0840
SUSSEX COUNTY:
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860
LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 383-7400

UNION COUNTY:
Deputy Clerk of the Superior Court
1th Floor, Court House
2 Broad Street
Elizabeth, NJ 07207-6073
LAWYER REFERRAL
(908) 353-4715
LEGAL SERVICES
(908) 354-4340
WARREN COUNTY:
Deputy Clerk of the Superior Court
Civit Division Office
Court House, 413 Second Street
Belvidere, NJ 07823-1500
LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 475-2010

WEB OR SOLL

DATE: APRIL 03, 2017 RE: COFFEX III VS NEW JERSEY RE-INSURANCE COM ET AL DOCKET: MON L -001227 17

TRACK ASSIGNMENT NOTICE

COURT TELEPHONE NO. (732) 677-4240 COURT HOURS 8:30 AM - 4:30 PM

NJ 07728

MONMOUTH COUNTY SUPERIOR COURT PO BOX 1269 FREEHOLD

THE ABOVE CASE HAS BEEN ASSIGNED TO: TRACK 1.

DISCOVERY IS 150 DAYS AND RUNS FROM THE FIRST ANSWER OR 90 DAYS FROM SERVICE ON THE FIRST DEFENDANT, WHICHEVER COMES FIRST.

THE PRETRIAL JUDGE ASSIGNED IS: HON OWEN C. MCCARTHY

IF YOU HAVE ANY QUESTIONS, CONTACT TEAM (732) 677-4262 EXT 4262. AT:

IF YOU BELIEVE THAT THE TRACK IS INAPPROPRIATE YOU MUST FILE A CERTIFICATION OF GOOD CAUSE WITHIN 30 DAYS OF THE FILING OF YOUR PLEADING. PLAINTIPF MUST SERVE COPIES OF THIS FORM ON ALL OTHER PARTIES IN ACCORDANCE WITH R.4:5A-2.

ATTENTION

ATT: MARK F. CASAZZA RUDNICK ADDONIZIO PAPFA & CASA PARK VILLAGE 25 VILLAGE COURT HAZLET

JUNNALZ

MARK F. CASAZZA, ESQUIRE – ID # 042251998 RUDNICK, ADDONIZIO, PAPPA & CASAZZA A Professional Corporation 25 Village Court Hazlet, New Jersey 07730 (732) 264-4400 File No. L-11055-CZ

Attorneys for Plaintiff

MAR 27 207

WILLIAM E. COFFEY, III, d/b/a EDDIE COFFEY & SONS, as Assignee of COLLEEN GRAY,

Plaintiff(s),

LAW DIVISION: MONMOUTH COUNTY

SUPERIOR COURT OF NEW

Docket No.

JERSEY

1-1227-17

NEW JERSEY RE-INSURANCE COMPANY; JOHN DOE(S) 1-5; ABC CO. 1-5,

Civil Action

COMPLAINT AND JURY DEMAND

Defendant(s).

٧.

Plaintiff WILLIAM E. COFFEY, III, d/b/a EDDIE COFFEY & SONS, as Assignee of COLLEEN GRAY, by way of Complaint against Defendant, NEW JERSEY RE-INSURANCE COMPANY and JOHN DOE(S) 1-5; ABC CO. 1-5, states as follows:

THE PARTIES

- 1. WILLIAM E. COFFEY, III, d/b/a EDDIE COFFEY & SONS (hereinafter "Plaintiff") is a contracting company with its principal place of business located in the Township of Middletown, County of Monmouth and State of New Jersey. Plaintiff is the assignee pursuant to a written Assignment of Right of Claim for Insurance Benefits by the assignor, Colleen Gray.
- 2. COLLEEN GRAY is an individual and at all times relevant herein was insured by Defendant NEW JERSEY RE-INSURANCE COMPANY pursuant to a valid policy of flood insurance.

3. NEW JERSEY RE-INSURANCE COMPANY (hereinafter "NJRC") is an insurance company authorized to do business in the State of New Jersey with a principal place of business located in the City of Trenton, County of Mercer, and State of New Jersey.

FIRST COUNT

(BREACH OF CONTRACT)

- 1. NJRC issued Colleen Gray a flood insurance policy bearing Policy Number 00N0219501 for the policy period covering the date of loss in question, October 29, 2012.
- 2. Said policy of insurance provided, *inter alia*, that Ms. Gray was insured and covered with reference to any and all damage flood related damage to her dwelling located at 62 Seeley Avenue, Keansburg, New Jersey, under said policy.
- 3. On or about October 29, 2012, and within the policy period referred to herein, Ms. Gray suffered a covered loss under said policy due to Hurricane Sandy. Ms. Gray timely reported the loss to NJRC. Said claim was assigned File No. 14665 with NJRC's adjustment company, Jackson Adjustment, Co..
- 4. Pursuant to the terms of the aforesaid insurance policy, the defendant was to pay for any flood related damage to her home as a result of the October 29, 2012 loss.
- 5. Ms. Gray properly submitted a claim in a timely manner for the damages sustained by her as a result of this loss. NJRC accepted and adjusted the

loss and agreed to pay for contracting services to repair the damage to her residence. NJRC, in fact, made partial payments for contracting services performed at her residence.

- 6. Ms. Gray engaged plaintiff as her contractor to repair said damage.
- 7. Defendants breached its insurance contract with Ms. Gray by failing to provide her with coverage for the full amount of Plaintiff's contracting services performed to repair the damage to Ms. Gray's residence. As a result, there remains a balance due and owing by Ms. Gray to Plaintiff for their contracting services performed.
- 8. Ms. Gray has repeatedly requested the balance to be paid from NJM, but NJM has failed to do so. As a result, Plaintiff is due and owing the balance of monies owed for contracting services performed on Ms. Gray's behalf.
- 9. Ms. Gray has executed a written Assignment of Right of Claim for Insurance Benefits in favor of Plaintiff herein for benefits due and owing in this claim for insurance coverage benefits under the aforementioned policy of insurance with NJRC.
- 10. Notwithstanding the terms, conditions and provisions of the aforementioned policy of insurance, the defendant herein, by and through its agents, servants, employees, and representatives, negligently and/or improperly failed and refused to honor the terms and commitments of their contract aforesaid; have refused to pay for the full quantum of damages for the above-referenced claims.

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11. As a direct and proximate result of defendant's breach of the insurance contract between the parties, Plaintiff has sustained monetary damages.

WHEREFORE, Plaintiff demands that judgment be entered against Defendant for:

- a) compensatory and consequential damages;
- b) pre-judgment and post-judgment interest;
- c) attorneys' fees and costs; and
- d) such other and further relief as the Court may deem just and proper.

SECOND COUNT

(BREACH OF COVENANT OF GOOD FAITH AND FAIR DEALING)

- Plaintiff repeats and incorporate the allegations contained in the
 First Count as if fully set forth herein.
- 2. The Policy, as with all contracts, contains an implied covenant of good faith and fair dealing.
- 3. Defendant knew or should have known from reviewing the Policy that it had an affirmative duty and obligation to pay the full quantum of Plaintiff's damage.
- 4. Defendant breached its duty of good faith because it had no fairly debatable reason or basis for refusing to provide Plaintiff with coverage for damage and by failing to issue a formal acceptance of denial of coverage.
- 5. As a result of Defendant's breach of its duties of good faith with respect to its contractual obligations under the Policy, Plaintiff has been harmed and has sustained substantial monetary damages.

WHEREFORE, Plaintiff demands judgment against Defendant for:

- a) compensatory and consequential damages;
- b) punitive damages;
- c) pre-judgment and post-judgment interest;
- d) attorneys' fees and costs; and
- e) such other and further relief as the Court may deem just and proper.

THIRD COUNT

(BREACH OF FIDUCIARY DUTY)

- 1. Plaintiff repeats and incorporates the allegations contained in the First and Second Counts as if fully set forth herein.
- 2. As a fiduciary, Defendant owed Plaintiff the highest level of fidelity and candor and, in that capacity, occupied a special relationship with Plaintiff.
- 3. Defendant's conduct as referred to hereinabove was violative of its fiduciary obligations owed to Plaintiff.
- 4. Defendant knowingly and/or willfully breached its fiduciary obligations owed to Plaintiff.
- 5. As a direct and proximate result of Defendant's breach of its fiduciary duty, Plaintiff has sustained damages.

WHEREFORE, Plaintiff demands judgment against Defendant for:

- a) compensatory and consequential damages;
- b) punitive damages;
- c) pre-judgment and post-judgment interest;
- d) attorneys' fees and costs; and

e) such other and further relief as the Court may deem just and proper.

FOURTH COUNT

(UNJUST ENRICHMENT)

- 1. Plaintiff repeats and incorporates the allegations contained in the First, Second, and Third Counts as if fully set forth herein.
- 2. By their failure to pay the balance of insurance benefits to Plaintiff herein, Defendant NJRC has been unjustly enriched in an amount equal to the balance owed under the insurance contract between NJRC and Ms. Gray as aforesaid.
- 3. As a direct and proximate result, Plaintiff has sustained monetary damages.

WHEREFORE, Plaintiff demands judgment against Defendant for:

- a) compensatory and consequential damages;
- b) pre-judgment and post-judgment interest;
- c) attorneys' fees and costs;
- d) punitive damages; and
- e) such other and further relief as the Court may deem just and proper.

DESIGNATION OF TRIAL COUNSEL

Pursuant to the provisions of Rule 4:25-4, the Court is advised that MARK F. CASAZZA, ESQUIRE, is hereby designated as trial counsel.

CERTIFICATION OF COMPLIANCE WITH RULE 1:38-7(c)

Pursuant to \underline{R} . 1:38-7(c), I certify that confidential personal identifiers have been redacted from documents now submitted to the Court and will be redacted from all documents submitted in the future in accordance with \underline{Rule} 1:38-7(b).

CERTIFICATION

I hereby certify that, pursuant to Rule 4:5-1(b)(2), a separate claim for personal property benefits arising under the same policy and for the same date/cause of loss exists. Said action entitled Colleen Gray v. New Jersey Re-Insurance Company (NJRC) in Monmouth County Special Civil Part with Docket No.: DC-8051-13, was subsequently removed to Federal District Court bearing Case No.: 3:13-cv-04396-MLC-DEA.

RUDNICK, ADDONIZIO, PAPPA & CASAZZA Attorneys for the Plaintiff

By: MARK F. CASAZZA, ESQUIRE

DATED: March 23, 2017

Appendix XII-B1

TELEPHONE NUMBER

(732) 264-4400

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ATTORNEY / PRO SE NAME

Mark F. Casazza, Esq.

Rudnick, Addonizio, Pappa & Casazza, P.C.

FIRM NAME (if applicable)

OFFICE ADDRESS

CIVIL CASE INFORMATION STATEMENT (CIS)

Use for initial Law Division
Civil Part pleadings (not motions) under Rule 4:5-1
Pleading will be rejected for filing, under Rule 1:5-6(c),
if information above the black bar is not completed
or attorney's signature is not affixed

FOR USE BY CLI	ERK'S OFFICE	ONLY
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Снд/ск но.		
AMOUNT:		
OVERPAYMENT:		
BATCH NUMBER:		

L-122711

COUNTY OF VENUE

DOCUMENT TYPE

DOCKET NUMBER (when available)

Monmouth

25 Village Court Hazlet, New Jersey 07730			Complaint				
				JURY DEMAND	YES	□ No	
AME OF PARTY (e.g., John Milliam E. Coffey, III d/b Coffey & Sons, as Assig Colleen Gray, Plaintiff	/a Eddie	CAPTION William E. Coffey, III d/b/a Eddie Coffey & Sons, as Assignee of Colleen Gray v. New Jersey Re-Insurance Company					
CASE TYPE NUMBER See reverse side for listing) 505	HURRICANE SANDY RELATED? YES NO	IS THIS A PROFESSION IF YOU HAVE CHECK REGARDING YOUR O	ED "YES," SEE N.	LS.A. 2A:53 A -27 A	☐ YES ND APPLICAI OF MERIT.	M NO BLE CASE LAW	
RELATED CASES PENDING Yes	? □ No	1F YES, LIST DOCKE Federal District C	Court; Case No.				
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THE INFORI	MATION PROVIDED	ON THIS FORM CA	NNOT BE INT	RODUCED INT	O EVIDENO	E.	
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DOES THE STATUTE GOVE	RNING THIS CASE PRO	VIDE FOR PAYMENT OF	FEES BY THE LO	SING PARTY?	☐ YES	□ No	
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YES WILL AN INTERPRET	■ No		IF YES, FOR WHAT				
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